

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Radhames Maria Mercado
 Debtor

Case No. 17-13514-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Sep 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2017.

db
 13922207 +Radhames Maria Mercado, 923 Marcella Street, Philadelphia, PA 19124-1734
 13922214 +Alliance Receivables Management, PO Box 11357, Tacoma WA 98411-0357
 13926133 +Geico, One Geico Plaza, Bethesda, MD 20811-0002
 13926134 +MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243
 13922198 +NYC Department of Finance, 66 John Street,, Room 104, New York, NY 10038-3728
 13922208 +NYS Assessment Receivables, PO Box 4127, Binghamton NY 13902-4127
 13922206 +Nationwide Credit Inc., PO Box 14581, Des Moines, IA 50306-3581
 13922199 +Pam LLC-PA Turnpike, PO Box 1153, Milwaukee WI 53201-1153
 13926116 +Pennsylvania Turnpike Comm, Violation Processing Center, 8000 C Derry Street,
 Harrisburg, PA 17111-5287
 13922215 Pennsylvania Turnpike Comm Violation Processing Ce, Harrisburg, PA 17111
 13922205 +Philadelphia Gas Works, PO Box 11700, Newark, NJ 07101-4700
 13922205 +Stellar Recovery, PO Box 48370, Jacksonville FL 32247-8370

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov Sep 30 2017 01:32:50 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 30 2017 01:32:32 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13922200 +EDI: AMEREXPR.COM Sep 30 2017 01:28:00 American Express, PO Box 1270,
 Newark NJ 07101-1270
 13922211 +E-mail/Text: bankruptcy@cavps.com Sep 30 2017 01:32:28 Cavalry SPV I, LLC,
 500 Summit Lake, Suite 400, Valhalla NY 10595-1340
 13922209 +EDI: CONVERGENT.COM Sep 30 2017 01:28:00 Convergent Outsourcing Inc., PO Box 9004,
 Renton, WA 98057-9004
 13922201 +EDI: AMINFOFP.COM Sep 30 2017 01:28:00 First Premier Bank, 3820 N Louise Avenue,
 Sioux Falls, SD 57107-0145
 13922197 EDI: IRS.COM Sep 30 2017 01:28:00 Department of the Treasury, Internal Revenue Service,
 Kansas City, MO 64999-0002
 13922202 +EDI: CBSKOHLS.COM Sep 30 2017 01:28:00 Kohls Department Store, PO Box 2983,
 Milwaukee WI 53201-2983
 13921663 +EDI: PRA.COM Sep 30 2017 01:28:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 13970307 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 30 2017 01:32:14
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg PA 17128-0946
 13926136 +EDI: RMCB.COM Sep 30 2017 01:28:00 RMCB, INC., 4 Westchester Plaza, suite 110,
 Elmsford, NY 10523-3835
 13922210 +EDI: SWCR.COM Sep 30 2017 01:28:00 Southwest Credit, 4120 International Parkway,
 Suite 1100, Carrollton TX 75007-1958
 13922212 +EDI: RMSC.COM Sep 30 2017 01:28:00 Synchrony Bank / PC Richards, PO Box 965036,
 Orlando, FL 32896-5036
 13926129 +EDI: RMSC.COM Sep 30 2017 01:28:00 Synchrony Bank I PC Richards, P.O. Box 965036,
 Orlando, FL 32896-5036
 13922204 EDI: AISTMBL.COM Sep 30 2017 01:28:00 T-Mobile, PO Box 742596, Cincinnati OH 45274
 13922196 EDI: TFSR.COM Sep 30 2017 01:28:00 Toyota Financial Services, PO Box 5855,
 Carol Stream, IL 60197
 13922203 EDI: TFSR.COM Sep 30 2017 01:28:00 Toyota Motor Credit Corp, 5005 N River Blvd NE,
 Cedar Rapids IA 52411
 13922213 +EDI: WFFC.COM Sep 30 2017 01:28:00 Wells Fargo Fin Bank / Bobs Furniture,
 800 Walnut Street, Des Moines, IA 50309-3605

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13926135 NYC Department of Finance, Church Street Station, P. O. Box 3640
 smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 13926124* +Alliance Receivables Management, P.O. Box 11357, Tacoma, WA 98411-0357
 13926117* +American Express, P.O. Box 1270, Newark, NJ 07101-1270
 13926128* +Cavalry SPV I, LLC, 500 Summit Lake, suite 400, Valhalla NY 10595-1340
 13926126* +Convergent Outsourcing, Inc, P.O. Box 9004, Renton, WA 98057-9004
 13926118* +First Premier Bank, 3820 N Louise Avenue, Sioux Falls, SD 57107-0145
 13926131* +GEICO, One Geico Plaza, Bethesda, MD 20811-0002
 13926114* +INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Department of the Treasury, Internal Revenue Service,
 Kansas City, MO 64999-0002)
 13926119* +Kohls Department Store, P.O. Box 2983, Milwaukee, WI 53201-2983
 13926115* +NYS Assessment Receivables, P.O. BOX 4127, Binghamton, NY 13902-4127
 13926125* +Nationwide Credit, Inc, P.O. Box 14581, Des Moines, IA 50306-3581
 13926123* +Pam LLC-PA Turnpike, P.O. Box 1153, Milwaukee, WI 53201-1153
 13926132* +Philadelphia Gas Works, P.O. Box 11700, Newark, NJ 07101-4700
 13926127* +Southwest Credit, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958

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***** BYPASSED RECIPIENTS (continued) *****
13926122* +Stellar Recovery, P.O. Box 48370, Jacksonville, FL 32247-8370
13926121* ++T MOBILE, C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901
(address filed with court: T-Mobile, P.O. Box 742596, Cincinnati, OH 45274)
13926113* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Financial Services, P.O. Box 5855,
Carol Stream, IL 60197)
13926120* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Corp, 5005 N River Blvd NE,
Cedar Rapids, IA 52411)
13926130* +Wells Fargo Fin Bank /Bobs Furniture 800 Walnut St, Des Moines, IA 50309-3605
TOTALS: 1, * 19, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2017 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
MATTEO SAMUEL WEINER on behalf of Creditor Toyota Motor Credit Corporation
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	<u>Radhames Maria Mercado</u>	Social Security number or ITIN	xxx-xx-0364
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-13514-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Radhames Maria Mercado
aka Radhames Maria

9/28/17

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.